B1 (Official Form 1)(4/10)						
	States Bankı İstrict of Wash			e		Voluntary Petition
Name of Debtor (if individual, enter Last, First, 1 Payne, Eddie Earl Jr	Middle):			of Joint De /ne, Alici		c) (Last, First, Middle):
			(includ	de married,		Joint Debtor in the last 8 years trade names):
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all) xxx-xx-0471	yer I.D. (ITIN) No./(Complete EIN	(if more	our digits of than one, state	all)	r Individual-Taxpayer I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, an 9769 Tides Lane NE Silverdale, WA	, 	ZIP Code	976	Address of 9 Tides lerdale, Verdale, V	Lane NE	(No. and Street, City, and State): ZIP Code
County of Residence or of the Principal Place of Kitsap		98383	County	•	nce or of the	Principal Place of Business:
Mailing Address of Debtor (if different from street	et address):	ZIP Code	Mailin	g Address	of Joint Debt	or (if different from street address): ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):			<u> </u>			
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Check ☐ Health Care Bus ☐ Single Asset Re in 11 U.S.C. § 1 ☐ Railroad ☐ Stockbroker ☐ Commodity Bro ☐ Clearing Bank ☐ Other ☐ Tax-Exer	eal Estate as de 101 (51B) bker mpt Entity i, if applicable) exempt organic of the United S	zation tates	defined "incurr	the Fer 7 er 9 er 11 er 12 er 13 er primarily co l in 11 U.S.C. § ed by an indivi	
Filing Fee (Check one box) Full Filing Fee attached Filing Fee to be paid in installments (applicable to i attach signed application for the court's consideration debtor is unable to pay fee except in installments. R Form 3A. Filing Fee waiver requested (applicable to chapter 7 attach signed application for the court's consideration)	individuals only). Must on certifying that the tule 1006(b). See Offici 7 individuals only). Mu	Check if: Debrare 1 Check all a BB. A pl A coo	tor is a sn tor is not tor's aggr ess than 5 applicable an is bein eptances of	egate nonco \$2,343,300 (as boxes: ag filed with of the plan w	debtor as defir ness debtor as d ntingent liquida amount subject this petition.	ther 11 Debtors med in 11 U.S.C. § 101(51D). defined in 11 U.S.C. § 101(51D). atted debts (excluding debts owed to insiders or affiliates) attention to adjustment on 4/01/13 and every three years thereafter) repetition from one or more classes of creditors,
Statistical/Administrative Information ■ Debtor estimates that funds will be available and Debtor estimates that, after any exempt proper there will be no funds available for distribution	erty is excluded and	administrative		es paid,		THIS SPACE IS FOR COURT USE ONLY
49 99 199 999 5	.,000- 5,001- 6,000 10,000		5,001- 0,000	50,001- 100,000	OVER 100,000	
\$50,000 \$100,000 \$500,000 to \$1 to million n	1,000,001 \$10,000,001 0 \$10 to \$50 million	to \$100 to		\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities	11,000,001 \$10,000,001 to \$50			\$500,000,001 to \$1 billion	More than \$1 billion	

B1 (Official Form 1)(4/10) Page 2 Name of Debtor(s): Voluntary Petition Payne, Eddie Earl Jr Payne, Alicia Ann (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ David Carl Hill June 21, 2011 Signature of Attorney for Debtor(s) (Date) **David Carl Hill 9560** Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and П Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(4/10) Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Payne, Alicia Ann Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Eddie Earl Payne, Jr

Signature of Debtor Eddie Earl Payne, Jr

X /s/ Alicia Ann Payne

Signature of Joint Debtor Alicia Ann Payne

Telephone Number (If not represented by attorney)

June 21, 2011

Date

Signature of Attorney*

X /s/ David Carl Hill

Signature of Attorney for Debtor(s)

David Carl Hill 9560

Printed Name of Attorney for Debtor(s)

Law Office of David Carl Hill

Firm Name

2472 Bethel Road SE Suite A Port Orchard, WA 98366

Address

Email: bankruptcy@hilllaw.com

(360) 876-5015 Fax: (360 895-1491

Telephone Number

June 21, 2011

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Payne, Eddie Earl Jr

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

F 7	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy CourtWestern District of Washington at Seattle

In re	Eddie Earl Payne, Jr Alicia Ann Payne		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.

ity of perjury that the information provided above is true and corre

 $Signature\ of\ Debtor: \qquad \textit{/s/}\ \textbf{Eddie}\ \textbf{Earl}\ \textbf{Payne}, \textbf{Jr}$

Eddie Earl Payne, Jr

Date: June 21, 2011

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy CourtWestern District of Washington at Seattle

In re	Eddie Earl Payne, Jr Alicia Ann Payne		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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☐ 4. I am not required to receive a credit couns	seling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for det	
· · · · · · · · · · · · · · · · · ·	109(h)(4) as impaired by reason of mental illness or
1 ,	izing and making rational decisions with respect to
financial responsibilities.);	and making rational decisions with respect to
☐ Disability. (Defined in 11 U.S.C. § 1	09(h)(4) as physically impaired to the extent of being a credit counseling briefing in person, by telephone, or
☐ Active military duty in a military con	mbat zone.
☐ 5. The United States trustee or bankruptcy acrequirement of 11 U.S.C. § 109(h) does not apply in the	dministrator has determined that the credit counseling his district.
I certify under penalty of perjury that the ir	nformation provided above is true and correct.
Signature of Debtor: /s	s/ Alicia Ann Payne
	Alicia Δnn Pavne

Date: June 21, 2011

United States Bankruptcy Court Western District of Washington at Seattle

In re	Eddie Earl Payne, Jr,		Case No.	
	Alicia Ann Payne			
_		Debtors	Chapter	13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	205,000.00		
B - Personal Property	Yes	4	39,105.82		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		282,152.27	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		1,404.68	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		220,417.57	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			5,460.19
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,838.49
Total Number of Sheets of ALL Schedu	ıles	23			
	To	otal Assets	244,105.82		
			Total Liabilities	503,974.52	

United States Bankruptcy Court Western District of Washington at Seattle

In re	Eddie Earl Payne, Jr,		Case No.		
	Alicia Ann Payne				
_		Debtors	Chapter	13	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159. Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	1,404.68
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	1,404.68

State the following:

Average Income (from Schedule I, Line 16)	5,460.19
Average Expenses (from Schedule J, Line 18)	4,838.49
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	6,690.19

State the following:

State the lone wing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		63,936.27
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	1,404.68	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		220,417.57
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		284,353.84

In re

Eddie Earl Payne, Jr, Alicia Ann Payne

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Home and real property located at 9769 Tides Lane		С	205,000.00	268,936.27
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

NW, Silverdale, WA 98383-8354. Value based on market analysis from Vernon Young, Windemere dated 2/11/11

Sub-Total > **205,000.00** (Total of this page)

Total > **205,000.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

-	r	
	n	ra

Eddie Earl Payne, Jr, Alicia Ann Payne

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Misc cash	С	28.00
2.	Checking, savings or other financial accounts, certificates of deposit, or	Business checking and/or savings account at Bank of America xx1202	c C	192.40
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or	Business checking and/or savings account at Bank of America xx1210	C C	602.72
	cooperatives.	Checking and/or savings account at Bank of America xx3560	С	446.29
		Checking and/or savings account at Kitsap Credit Union	С	5.98
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Household goods & furnishings including: carpets, rugs, sofas, chairs, tables, lamps, pictures, mirrors window coverings, TV's, stereos, wine rack, appliances, cookware, dishes, utensils, buffet, sideboard, beds, bedding, dressers, desks, DVD players, Xbox, tools, grill, lawn furniture, refrigerator, etc.		6,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Father's painting; misc books, pictures, etc.	С	230.00
6.	Wearing apparel.	Misc clothes	С	2,000.00
7.	Furs and jewelry.	Wedding rings & misc jewelry	С	10,500.00
8.	Firearms and sports, photographic, and other hobby equipment.	x		

Sub-Total >	20,005.39
(Total of this page)	

3 continuation sheets attached to the Schedule of Personal Property

In re	Eddie Earl Payne, Jr
	Alicia Ann Pavne

Sub-Total >

(Total of this page)

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	l	Life Insurance policy through Kitsap Credit Union	С	1,000.00
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	4	401k profit sharing plan through The Doctors Clinic	W	11,850.43
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.		100% interest in SRA Distributing, Inc. Debtor is independent distributor for Sarah Lee	С	5,000.00
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	(Child Support from Cheryl Ann Schooley	н	Unknown
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
				Sub-Tot	al > 17,850.43

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

In re	Eddie	Earl	Payne,	Jr,
	Alicia	Ann	Payne	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Personal Injury claim; attorney representing: Sean Ayres/Zach Hansen of Graham Lundberg & Peschel. Status of case possibly going to file a lawsuit against at fault party. DOL: 1.30.10 Special Counsel address: P.O. Box 189, Port Orchard, WA 98366	С	Unknown
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and		2010 Nissan Muranoleased vehicle	С	Unknown
	other vehicles and accessories.		2007 Isuzu Truckleased vehicle	С	Unknown
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.		Laptop, desktop computer, printer, etc.	С	950.00
29.	Machinery, fixtures, equipment, and supplies used in business.		Rollers/shelving, gloves, etc.	С	300.00
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
			(Total	Sub-Total of this page)	al > 1,250.00

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

In re Eddie Earl Payne, Jr, Alicia Ann Payne

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **0.00** (Total of this page)

Total > **39,105.82**

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re

Eddie Earl Payne, Jr, Alicia Ann Payne

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafte
■ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
□ 11 U.S.C. §522(b)(3)	

□ 11 U.S.C. §322(b)(3)			
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Misc cash	11 U.S.C. § 522(d)(5)	28.00	28.00
Checking, Savings, or Other Financial Accounts, Business checking and/or savings account at Bank of America xx1202	Certificates of Deposit 11 U.S.C. § 522(d)(5)	192.40	192.40
Business checking and/or savings account at Bank of America xx1210	11 U.S.C. § 522(d)(5)	602.72	602.72
Checking and/or savings account at Bank of America xx3560	11 U.S.C. § 522(d)(5)	446.29	446.29
Checking and/or savings account at Kitsap Credit Union	11 U.S.C. § 522(d)(5)	5.98	5.98
Household Goods and Furnishings Household goods & furnishings including: carpets, rugs, sofas, chairs, tables, lamps, pictures, mirrors, window coverings, TV's, stereos, wine rack, appliances, cookware, dishes, utensils, buffet, sideboard, beds, bedding, dressers, desks, DVD players, Xbox, tools, grill, lawn furniture, refrigerator, etc.	11 U.S.C. § 522(d)(3)	6,000.00	6,000.00
Books, Pictures and Other Art Objects; Collectible Father's painting; misc books, pictures, etc.	<u>es</u> 11 U.S.C. § 522(d)(3)	230.00	230.00
Wearing Apparel Misc clothes	11 U.S.C. § 522(d)(3)	2,000.00	2,000.00
<u>Furs and Jewelry</u> Wedding rings & misc jewelry	11 U.S.C. § 522(d)(4) 11 U.S.C. § 522(d)(5)	2,900.00 7,600.00	10,500.00
Interests in Insurance Policies Life Insurance policy through Kitsap Credit Union	11 U.S.C. § 522(d)(8)	1,000.00	1,000.00
Interests in IRA, ERISA, Keogh, or Other Pension 401k profit sharing plan through The Doctors Clinic	or Profit Sharing Plans 11 U.S.C. § 522(d)(12)	11,850.43	11,850.43
Stock and Interests in Businesses 100% interest in SRA Distributing, Inc. Debtor is independent distributor for Sarah Lee	11 U.S.C. § 522(d)(5)	5,000.00	5,000.00
Accounts Receivable Child Support from Cheryl Ann Schooley	11 U.S.C. § 522(d)(10)(D)	0.00	Unknown

¹ continuation sheets attached to Schedule of Property Claimed as Exempt

In re	Eddie Earl Payne, Jr
	Alicia Ann Payne

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Other Contingent and Unliquidated Claims of Ever Personal Injury claim; attorney representing: Sean Ayres/Zach Hansen of Graham Lundberg & Peschel. Status of case possibly going to file a lawsuit against at fault party. DOL: 1.30.10 Special Counsel address: P.O. Box 189, Port Orchard, WA 98366	y <u>Nature</u> 11 U.S.C. § 522(d)(11)(D) 11 U.S.C. § 522(d)(11)(A)	21,625.00 0.00	Unknown
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2010 Nissan Muranoleased vehicle	11 U.S.C. § 522(d)(2)	0.00	Unknown
Office Equipment, Furnishings and Supplies Laptop, desktop computer, printer, etc.	11 U.S.C. § 522(d)(3)	950.00	950.00
Machinery, Fixtures, Equipment and Supplies Used Rollers/shelving, gloves, etc.	<u>d in Business</u> 11 U.S.C. § 522(d)(6)	300.00	300.00

Total: 60,730.82 39,105.82 In re

Eddie Earl Payne, Jr, Alicia Ann Payne

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	A N	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N	0 - c	SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxx3838			Mortgage	T	Ā T E			
Bank of America Home Loans 7105 Corporate Drive Plano, TX 75024		С	Home and real property located at 9769 Tides Lane NW, Silverdale, WA 98383-8354. Value based on market analysis from Vernon Young, Windemere dated 2/11/11		D			
			Value \$ 205,000.00	Ш			215,765.43	10,765.43
Account No. xxxxx3846			HELOC					
Bank of America Home Loans 7105 Corporate Drive Plano, TX 75024		С	Home and real property located at 9769 Tides Lane NW, Silverdale, WA 98383-8354. Value based on market analysis from Vernon Young, Windemere dated 2/11/11					
			Value \$ 205,000.00				53,170.84	53,170.84
Account No. xx4286 Bush Truck Leasing 11500 Northlake Dr Suite 450 Cincinnati, OH 45249		С	Lease 2007 Isuzu Truckleased vehicle					
			Value \$ Unknown	1			Unknown	Unknown
Account No. xxxxxxx9290 Nissan Motor Acceptance P.O. Box 660360 Dallas, TX 75266-0360		С	9.08.2009 Lease 2010 Nissan Muranoleased vehicle					
			Value \$ Unknown				13,216.00	Unknown
continuation sheets attached			S (Total of t	Subt his p			282,152.27	63,936.27
Total (Report on Summary of Schedules						-	282,152.27	63,936.27

In re

Eddie Earl Payne, Jr, Alicia Ann Payne

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) ☐ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). ■ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). ☐ Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). ■ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). ☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). ☐ Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Eddie Earl Payne, Jr, Alicia Ann Payne

Case No.	

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CODEBTOR Husband, Wife, Joint, or Community UNLIQUIDATED CONFINGENT CREDITOR'S NAME, AND MAILING ADDRESS S P U T Н AMOUNT DATE CLAIM WAS INCURRED INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM C AND ACCOUNT NUMBER AMOUNT ENTITLED TO PRIORITY (See instructions.) **Notice only** Account No. **Dept of Labor & Industries** 0.00 **Collections Unit** P.O. Box 44170 С Olympia, WA 98504-4170 0.00 0.00 **Notice only** Account No. **Dept of Revenue** 0.00 **Bankruptcy/Claims Unit** 2101 4th Ave. #1400 С Seattle, WA 98121-2300 0.00 0.00 **Notice only** Account No. **Employment Security Dept** 0.00 **Insolvency Unit** P.O. Box 9046 С Olympia, WA 98507-9046 0.00 0.00 2010 Account No. xxx-xx-0471 1040 tax **Internal Revenue Service** 0.00 Centralized Insolvency Ops. PO Box 7346 С Philadelphia, PA 19101-7346 1,404.68 1,404.68 **Notice only** Account No. **Kitsap County Treasurer** 0.00 614 Division St., MS 32 Port Orchard, WA 98366-4680 С 0.00 0.00 Subtotal 0.00 Sheet 1 of 2 continuation sheets attached to (Total of this page) 1,404.68 Schedule of Creditors Holding Unsecured Priority Claims 1,404.68

In re Eddie Earl Payne, Jr, Alicia Ann Payne

Case No.	

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CONTINGENT CREDITOR'S NAME, AND MAILING ADDRESS SPUTED Н **AMOUNT** DATE CLAIM WAS INCURRED INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM C AND ACCOUNT NUMBER AMOUNT ENTITLED TO PRIORITY (See instructions.) Notice only Account No. Office of Attorney General 0.00 **Bankruptcy & Collections Unit** 800 Fifth Avenue, Suite 2000 С Seattle, WA 98104-3188 0.00 0.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet **2** of **2** continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 0.00 0.00 0.00 (Report on Summary of Schedules) 1,404.68 1,404.68

In re	Eddie Earl Payne, Jr
	Alicia Ann Payne

Case No		
_		

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T	Hus H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	D	P U T E		AMOUNT OF CLAIM
Account No. x-x1009			Credit Card/Revolving Charges; BUSINESS	Ť	Ā T E			
American Express Customer Service P.O. Box 297804 Fort Lauderdale, FL 33329		С	ACCOUNT		D			1,658.61
Account No.							T	
Nationwide Credit, Inc 1150 E University Dr Frist Floor Tempe, AZ 85281-8674			Representing: American Express					Notice Only
Account No. x-x1009			Credit Card/Revolving Charges			Г	Ť	
American Express Customer Service P.O. Box 297804 Fort Lauderdale, FL 33329		С						1,467.29
Account No.	_			\vdash		\vdash	+	1,101120
Nationwide Credit, Inc 1150 E University Dr Frist Floor Tempe, AZ 85281-8674			Representing: American Express					Notice Only
6 continuation sheets attached			(Total of t	Subt				3,125.90

In re	Eddie Earl Payne, Jr,	Case No.
	Alicia Ann Payne	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	C	U	<u> Т</u> Д	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	I Q	SPUF	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-6107			Credit Card/Revolving Charges	Т	E		
Bank of America P.O. Box 15026 Wilmington, DE 19850-5026		С			D		11,950.38
Account No. xxxx-xxxx-7583			BUSINESS ACCOUNT			Г	
Bank of America P.O. Box 15026 Wilmington, DE 19850-5026		С	Credit Card/Revolving Charges				
							5,461.09
Account No. xxxxxxxxxx7338			Personal Loan				
Capital One c/o TSYS Debt Mgmt P.O. Box 5155 Norcross, GA 30091		С					15,460.00
Account No.	┢	┢		+	┢	\vdash	
Law Office of David Sean Dufek 2655 Camino Del Rio N Suite 110 San Diego, CA 92108			Representing: Capital One				Notice Only
Account No. xxxx-xxxx-2006			Credit Card/Revolving Charges			Г	
Capital One c/o TSYS Debt Mgmt P.O. Box 5155 Norcross, GA 30091		С					23,788.66
Sheet no. <u>1</u> of <u>6</u> sheets attached to Schedule of	_		<u> </u>	Sub	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ze)	56,660.13

In re	Eddie Earl Payne, Jr,	Case No.
	Alicia Ann Payne	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	c	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFINGEN	L Q I	S P U	AMOUNT OF CLAIM
Account No. xxxxxx7089			Co-signor on ex-husband's Real property	٦	T E		
Chase Home Finance 3415 Vision Dr Columbus, OH 43219	x	w	located at 7188 Bridle Vale Blvd NW, Bremerton, WA 98311-8911. Wife signed Quit claim deed 7/29/04		D		108,991.06
Account No. xxxxxxxxxxx8943	╁		Credit Card/Revolving Charges	T	\vdash		
Fred Meyer Jewelers Plan P.O. Box 653054 Dallas, TX 75265-3054		С	3 3 3				840.48
Account No. xxx2418	T		Medical Services	T	┢	T	
Harborview Medical Center Patient Financial Services P.O. Box 24366 Seattle, WA 98124-0366		С					239.10
Account No. xxxx-xxxx-xxxx-9054	t		Credit Card/Revolving Charges		T		
HSBC Atttn: Bankruptcy Department P.O. Box 5213 Carol Stream, IL 60197		С					762.02
Account No.	\vdash	\vdash		+	\vdash	\vdash	
Best Buy/HRS P.O. Box 60148 City Of Industry, CA 91716-0148			Representing: HSBC				Notice Only
Sheet no. 2 of 6 sheets attached to Schedule of		•		Sub			110,832.66
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	re)	1

In re	Eddie Earl Payne, Jr,	Case No.	
	Alicia Ann Payne		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Č	Ü	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDATED	Ţ	AMOUNT OF CLAIM
Account No.				T	E		
ERSolutions Inc P.O. Box 9004 Renton, WA 98057			Representing: HSBC		D		Notice Only
Account No. xxxxxxxxxxxxxx			Credit Card/Revolving Charges				
HSBC/Kawasaki Atttn: Bankruptcy Department P.O. Box 5213 Carol Stream, IL 60197	х	С					4,676.00
Account No. xx6425			Residual on repossession of 2008 Toyota	\vdash	H		
Kitsap Credit Union P.O. Box 990 Bremerton, WA 98337-0215		С	Tundra				18,512.89
Account No.				T	H		
Merchants Credit Association P.O. Box 7416 Bellevue, WA 98008-1416			Representing: Kitsap Credit Union				Notice Only
Account No. xxx-xxx6-601			Credit Card/Revolving Charges				
Kohls Credit/Recovery P.O. Box 3004 Milwaukee, WI 53201		С					1,712.99
Sheet no. _3 of _6 sheets attached to Schedule of		_	S	Subt	tota	.1	24,901.88
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	27,301.00

In re	Eddie Earl Payne, Jr,	Case No.
	Alicia Ann Payne	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	Ü	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFINGER	UNLIGUIDATED	SPUTED	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-5181			Credit Card/Revolving Charges	ן ד	Ę		
Old Navy Bankruptcy Department P.O. Box 103104 Roswell, GA 30076		С			D		2,633.65
Account No.							
GE Money Bank Attn Bankruptcy Department P.O. Box 103106 Roswell, GA 30076			Representing: Old Navy				Notice Only
Account No.	T			T			
Leading Edge Recovery P.O. Box 129 Linden, MI 48451-0129			Representing: Old Navy				Notice Only
Account No. x7563			Medical Services				
Pain Consultants, PLLC 9800 Levin Road Suite 201 Silverdale, WA 98383		С					701.00
Account No. xxxxxxxxxxxxx1574			Credit Card/Revolving Charges				
Pier 1 Imports P.O. Box 15299 Wilmington, DE 19850-5299		С					851.56
Sheet no. 4 of 6 sheets attached to Schedule of		<u> </u>	<u> </u>	Sub	tota	<u>. </u>	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				4,186.21

In re	Eddie Earl Payne, Jr,	Case No.
	Alicia Ann Payne	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	D	5	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	ΙQ	I S P U T E D	S P U	AMOUNT OF CLAIM
Account No.				Т	E			
Chase/Bank One P.O. Box 15145 Wilmington, DE 19850			Representing: Pier 1 Imports		D			Notice Only
Account No.		T		T	T	T	†	
Valentine & Kebartas, Inc P.O. Box 325 Lawrence, MA 01842			Representing: Pier 1 Imports					Notice Only
Account No. xxx9355			Collection Account re: Cardio Thoracic		Г	T	T	
Puget Sound Collections P.O. Box 66995 Tacoma, WA 98464		С	Surgeons (978); Harrison Medical Center (H0929200539; H092500162; H0931400275)					6,874.54
Account No.		\vdash		+	+	H	+	
Harrison Medical Center 2520 Cherry Avenue Bremerton, WA 98310			Representing: Puget Sound Collections					Notice Only
Account No. xx-xxx2418			Medical Services	1	T	T	†	
UW Physicians UW Medicine P.O. Box 50095 Seattle, WA 98145-5095		С						710.82
Sheet no. 5 of 6 sheets attached to Schedule of		Ш	1	Sub	 tota	<u>L</u>	+	
Creditors Holding Unsecured Nonpriority Claims			(Total of t)	7,585.36

In re	Eddie Earl Payne, Jr,	Case No.
	Alicia Ann Payne	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C H H	CONSIDERATION FOR CLAIM. IF CLAIM	CONFLXGEN	1	D I S P U T E D	AMOUNT OF CLAIM
Account No. State Collection Service Inc 2509 S. Stoughton Rd Madison, WI 53716			Representing: UW Physicians UW Medicine	-	T E D		Notice Only
Account No. xxxx-xxxx-vyxx-0943 Washington Mutual Bank P.O. Box 99604 Arlington, TX 76096		С	Credit Card/Revolving Charges				10,934.63
Account No. Chase CMS P.O.Box 94014 Palatine, IL 60094-4014			Representing: Washington Mutual Bank				Notice Only
Account No. x-xxxx-0685 WFNNB, Bankruptcy Dept Victoria's Secret P.O. Box 182125 Columbus, OH 43218-2125		С	Credit Card/Revolving Charges				2,190.80
Account No. WFNNB, Bankruptcy Dept P.O. Box 182125 Columbus, OH 43218-2125	-		Representing: WFNNB, Bankruptcy Dept				Notice Only
Sheet no. _6 of _6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•	(Total of t	Sub his			13,125.43
			(Report on Summary of So		ota lule		220,417.57

•	
100	ra

Eddie Earl Payne, Jr, Alicia Ann Payne

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Bush Truck Leasing 11500 Northlake Dr Suite 450 Cincinnati, OH 45249

Nissan Motor Acceptance P.O. Box 660360 Dallas, TX 75266-0360

Lease on 2007 Isuzu Truck

Maturity Date 5/8/13

In re

Eddie Earl Payne, Jr, Alicia Ann Payne

Case No.

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

Darrell J Christen 7188 Bridle Vale Blvd NW Bremerton, WA 98311

Stephen Payne
9769 Tides Lane NE
Silverdale, WA 98383
Stephen is currently serving in the army in
Afghanistan, correspondence directed to debtor's
address.

NAME AND ADDRESS OF CREDITOR

Chase Home Finance 3415 Vision Dr Columbus, OH 43219

HSBC/Kawasaki Atttn: Bankruptcy Department P.O. Box 5213 Carol Stream, IL 60197

	Eddie Earl Payne, Ji
In re	Alicia Ann Payne

Case No.

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Daletania Manieri Statura	DEPENDEN	TS OF DERTO	R AND SPOU	SE SE		
Debtor's Marital Status:	RELATIONSHIP(S):	15 OI DEBIO	AGE(S):	SL .		
Married	Daughter		16			
Employment:	DEBTOR		1	SPOUSE		
Occupation	Owner-Bakery Sales	Surge	ery Schedul			
Name of Employer	SRA Distributing, Inc self		Octors Clin			
How long employed	11/07 - current		06 - present			
Address of Employer	9769 Tides Lane NE		Myhre NW			
riddress of Employer	Silverdale, WA 98383		rdale, WA 9	8383		
INCOME: (Estimate of average or	r projected monthly income at time case filed)			EBTOR		SPOUSE
	d commissions (Prorate if not paid monthly)		\$	0.00	\$	2,807.68
2. Estimate monthly overtime	1		\$	0.00	\$	0.00
,					_	
3. SUBTOTAL			\$	0.00	\$_	2,807.68
4. LESS PAYROLL DEDUCTION	NS		-			
a. Payroll taxes and social se	curity		\$	0.00	\$	410.17
b. Insurance	•		\$	0.00	\$	0.00
c. Union dues			\$	0.00	\$	0.00
d. Other (Specify): L &	R I		\$	0.00	\$	15.73
	1k Loan		\$	0.00	\$	90.09
5. SUBTOTAL OF PAYROLL DI	EDUCTIONS		\$	0.00	\$	515.99
6. TOTAL NET MONTHLY TAK	E HOME PAY		\$	0.00	\$	2,291.69
7. Regular income from operation	of business or profession or farm (Attach detailed	statement)	\$	3,000.00	\$	0.00
8. Income from real property	•		\$	0.00	\$	0.00
9. Interest and dividends			\$	0.00	\$	0.00
	ort payments payable to the debtor for the debtor's	use or that of	\$	0.00	\$	168.50
11. Social security or government	assistance				_	
(Specify):			\$	0.00	\$	0.00
			\$	0.00	\$	0.00
12. Pension or retirement income			\$	0.00	\$	0.00
13. Other monthly income						
(Specify):			\$	0.00	\$	0.00
			\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 TH	ROUGH 13		\$	3,000.00	\$	168.50
15. AVERAGE MONTHLY INCO	OME (Add amounts shown on lines 6 and 14)		\$	3,000.00	\$	2,460.19
16. COMBINED AVERAGE MO	NTHLY INCOME: (Combine column totals from l	ine 15)		\$	5,460	.19

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Decrease: Bakery business, economy. 10-20% decrease. In October 2011 - income is not consistent;

Joint debtor will receive .10 an hour cost of living increase.

In re	Eddie Earl Payne, Jr Alicia Ann Payne		Case No.
		Debtor(s)	

${\bf SCHEDULE\; J\; -\; CURRENT\; EXPENDITURES\; OF\; INDIVIDUAL\; DEBTOR(S)}$

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,298.49
a. Are real estate taxes included? Yes X No		
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	160.00
b. Water and sewer	\$	80.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$	395.00
3. Home maintenance (repairs and upkeep)	\$	75.00
4. Food	\$	775.00
5. Clothing	\$	120.00
6. Laundry and dry cleaning	\$	15.00
7. Medical and dental expenses	\$	475.00
8. Transportation (not including car payments)	\$	300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	100.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	350.00
d. Auto	\$	160.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	·	
plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	435.00
17. Oulei	Ψ	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	4,838.49
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
None anticipated		
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	5,460.19
b. Average monthly expenses from Line 18 above	\$ 	4,838.49
c Monthly net income (a minus h)	\$	621.70

Case No.	

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

Other Utility Expenditures:

Internet/Cell Phone	\$	215.00
Garbage	<u> </u>	30.00
Cable	\$	150.00
Total Other Utility Expenditures	\$	395.00

Other Expenditures:

Alcohol/tobacco	\$	100.00
Haircuts, nails, etc	\$	85.00
HOA Dues	<u> </u>	150.00
school expenses	\$	100.00
Total Other Expenditures	\$	435.00

United States Bankruptcy Court Western District of Washington at Seattle

In re	Eddie Earl Payne, Jr Alicia Ann Payne		Case No.		
	-	Debtor(s)	Chapter	13	

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury t sheets, and that they are true and correct to		ad the foregoing summary and schedules, consisting of
Date	June 21, 2011	Signature	/s/ Eddie Earl Payne, Jr Eddie Earl Payne, Jr Debtor
Date	June 21, 2011	Signature	/s/ Alicia Ann Payne Alicia Ann Payne Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy CourtWestern District of Washington at Seattle

	Eddie Earl Payne, Jr			
In re	Alicia Ann Payne		Case No.	
		Debtor(s)	Chapter	13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

N	or	ıe

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$27,773.90	2011Husband: SRA Distributing, Inc self; Peet's Coffee & Tea
	Wife: The Doctors Clinic
\$84,390.00	2010Husband: SRA Distributing, Inc self-Corporate Gain; Wife: The Doctors Clinic; Victoria's Secret Stores, LLC; Employer contributions to Health Savings Accounts
\$53,230.00	2009Husband: SRA Distributing, Inc self & Corp Income
\$38,657.00	2009Wife: The Doctors Clinic; Victoria's Secret Stores, LLC

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2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$1,441.94 2011--Husband: Child Support (459.14-one time pmt); Wife: Child Support

(982.8);

\$2,028.24 2010--Wife: Child Support (2022); BOA interest (6.24)

\$2,022.00 2009--Wife: Child Support

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF
TRANSFERS TRANSFERS

NAME AND ADDRESS OF CREDITOR

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

AMOUNT STILL

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER Kitsap Credit Union P.O. Box 990 Bremerton, WA 98337-0215 DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN 1/20/2011

DESCRIPTION AND VALUE OF PROPERTY

Repossession re: 2008 Toyota Tundra \$38,512.47

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Law Office of David Carl Hill 2472 Bethel Road SE Suite A Port Orchard, WA 98366 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2.10.11; 2.22.11; 3.9.11 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1,250.00 attorney fees;
\$354.00 filing fee, costs

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

RANSFER(S) IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION Vanguard Fiduciary Trust Co. through employer, The Doctors Clinic TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE Loan withdrawal from 401k account

AMOUNT AND DATE OF SALE OR CLOSING Withdrew \$4,709 6.1.2010

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None П

List all property owned by another person that the debtor holds or controls.

loan

NAME AND ADDRESS OF OWNER Stephen Payne

9769 Tides Lane NE Silverdale, WA 98383 DESCRIPTION AND VALUE OF PROPERTY

Kawasaki motorcycle--debtor listed as co-owner because he is co-signor on son's

LOCATION OF PROPERTY

9769 Tides Lane NE, Silverdale WA

98383

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 7719 Vineyards Ln NE #D304

Bremerton, WA 98311

NAME USED Alicia Payne DATES OF OCCUPANCY

12.2008-5.2010

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

Former spouse of joint debtor: Darrell J Christen

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL

LAW

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF **GOVERNMENTAL UNIT**

DATE OF

ENVIRONMENTAL

NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

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NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NAME (ITIN)/ COMPLETE EIN

ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

SRA Distributing, Inc. 602 773 045

9769 Tides Lane NE Silverdale, WA 98383 **Bakery** Sales/Distribution 11/2007 - present

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS**

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books None of account and records, or prepared a financial statement of the debtor.

ADDRESS NAME

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME **ADDRESS**

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE ISSUED

21 . Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	June 21, 2011	Signature	/s/ Eddie Earl Payne, Jr	
			Eddie Earl Payne, Jr	
			Debtor	
Date	June 21, 2011	Signature	/s/ Alicia Ann Payne	
			Alicia Ann Payne	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court Western District of Washington at Seattle

In re	Eddie Earl Payne, Jr Alicia Ann Payne		Case No.			
		Debtor(s)	Chapter	13		
	DISCLOSURE OF COMPI	ENSATION OF ATTOR	RNEY FOR DE	EBTOR(S)		
C	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy From pensation paid to me within one year before the five rendered on behalf of the debtor(s) in contemplation	iling of the petition in bankruptcy	, or agreed to be pai	d to me, for services re		
	For legal services, I have agreed to accept			3,500.00		
	Prior to the filing of this statement I have received	d	\$	1,250.00		
	Balance Due		\$	2,250.00		
2. \$	274.00 of the filing fee has been paid.					
3. 7	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
4. T	Γhe source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
5.	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.					
	☐ I have agreed to share the above-disclosed comper copy of the agreement, together with a list of the n				firm. A	
6.]	In return for the above-disclosed fee, I have agreed to	render legal service for all aspect	s of the bankruptcy c	ase, including:		
t c	a. Analysis of the debtor's financial situation, and ren. Preparation and filing of any petition, schedules, st. Representation of the debtor at the meeting of cred. [Other provisions as needed] Negotiations with secured creditors to reaffirmation agreements and applicate	atement of affairs and plan which itors and confirmation hearing, ar reduce to market value; exc	may be required; and any adjourned hea	rings thereof;		
7. I	By agreement with the debtor(s), the above-disclosed for Representation of the debtors in any demotions pursuant to 11 USC 522(f)(2)(any other adversary proceeding.	lischargeability actions, judi	cial lien avoidanc	es, preparation and ; relief from stay ac	filing of tions or	
		CERTIFICATION				
	certify that the foregoing is a complete statement of a ankruptcy proceeding.	any agreement or arrangement for	payment to me for re	epresentation of the deb	tor(s) in	
Dated	l: June 21, 2011	/s/ David Carl Hill				
		David Carl Hill 95	60		_	
		Law Office of Day 2472 Bethel Road				
		Port Orchard, WA	98366			
		(360) 876-5015 F bankruptcy@hilll				

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF WASHINGTON AT SEATTLE

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

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Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

United States Bankruptcy Court Western District of Washington at Seattle

In re	Eddie Earl Payne, Jr _Alicia Ann Payne		Case No		
		Debt	cor(s) Chapter	13	
			O CONSUMER DEBTO BANKRUPTCY CODE	OR(S)	
Code.	I (We), the debtor(s), affirm that I (we) ha	Certification (ave received and rea		ed by § 3	42(b) of the Bankruptcy
	Earl Payne, Jr Ann Payne	X	/s/ Eddie Earl Payne, Jr		June 21, 2011
Printed	d Name(s) of Debtor(s)		Signature of Debtor		Date
Case No. (if known)		X	/s/ Alicia Ann Payne		June 21, 2011
			Signature of Joint Debtor (if a	iny)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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Best Case Bankruptcy

United States Bankruptcy Court Western District of Washington at Seattle

In re	Eddie Earl Payne, Jr Alicia Ann Payne			Case No.		
			Debtor(s)	Chapter	13	
	VERIFICATION OF CREDITOR N		CREDITOR M.	ATRIX		
The ab	ove-named Debtors hereb	by verify that the attached list of ca	reditors is true and correc	et to the best of	of their knowledge.	

Signature of Attorney
David Carl Hill 9560
Law Office of David Carl Hill
2472 Bethel Road SE Suite A
Port Orchard, WA 98366
(360) 876-5015 Fax: (360 895-1491

American Express Customer Service P.O. Box 297804 Fort Lauderdale, FL 33329

Bank of America P.O. Box 15026 Wilmington, DE 19850-5026

Bank of America Home Loans 7105 Corporate Drive Plano, TX 75024

Best Buy/HRS P.O. Box 60148 City Of Industry, CA 91716-0148

Bush Truck Leasing 11500 Northlake Dr Suite 450 Cincinnati, OH 45249

Capital One c/o TSYS Debt Mgmt P.O. Box 5155 Norcross, GA 30091

Chase CMS P.O.Box 94014 Palatine, IL 60094-4014

Chase Home Finance 3415 Vision Dr Columbus, OH 43219

Chase/Bank One P.O. Box 15145 Wilmington, DE 19850

Darrell J Christen 7188 Bridle Vale Blvd NW Bremerton, WA 98311 Dept of Labor & Industries Collections Unit P.O. Box 44170 Olympia, WA 98504-4170

Dept of Revenue Bankruptcy/Claims Unit 2101 4th Ave. #1400 Seattle, WA 98121-2300

Employment Security Dept Insolvency Unit P.O. Box 9046 Olympia, WA 98507-9046

ERSolutions Inc P.O. Box 9004 Renton, WA 98057

Fred Meyer Jewelers Plan P.O. Box 653054 Dallas, TX 75265-3054

GE Money Bank Attn Bankruptcy Department P.O. Box 103106 Roswell, GA 30076

Harborview Medical Center Patient Financial Services P.O. Box 24366 Seattle, WA 98124-0366

Harrison Medical Center 2520 Cherry Avenue Bremerton, WA 98310

HSBC

Atttn: Bankruptcy Department P.O. Box 5213 Carol Stream, IL 60197

HSBC/Kawasaki Atttn: Bankruptcy Department P.O. Box 5213 Carol Stream, IL 60197 Internal Revenue Service Centralized Insolvency Ops. PO Box 7346 Philadelphia, PA 19101-7346

Kitsap County Treasurer 614 Division St., MS 32 Port Orchard, WA 98366-4680

Kitsap Credit Union P.O. Box 990 Bremerton, WA 98337-0215

Kohls Credit/Recovery P.O. Box 3004 Milwaukee, WI 53201

Law Office of David Sean Dufek 2655 Camino Del Rio N Suite 110 San Diego, CA 92108

Leading Edge Recovery P.O. Box 129 Linden, MI 48451-0129

Merchants Credit Association P.O. Box 7416 Bellevue, WA 98008-1416

Nationwide Credit, Inc 1150 E University Dr Frist Floor Tempe, AZ 85281-8674

Nissan Motor Acceptance P.O. Box 660360 Dallas, TX 75266-0360

Office of Attorney General Bankruptcy & Collections Unit 800 Fifth Avenue, Suite 2000 Seattle, WA 98104-3188 Old Navy Bankruptcy Department P.O. Box 103104 Roswell, GA 30076

Pain Consultants, PLLC 9800 Levin Road Suite 201 Silverdale, WA 98383

Pier 1 Imports P.O. Box 15299 Wilmington, DE 19850-5299

Puget Sound Collections P.O. Box 66995 Tacoma, WA 98464

State Collection Service Inc 2509 S. Stoughton Rd Madison, WI 53716

Stephen Payne 9769 Tides Lane NE Silverdale, WA 98383

UW Physicians UW Medicine P.O. Box 50095 Seattle, WA 98145-5095

Valentine & Kebartas, Inc P.O. Box 325 Lawrence, MA 01842

Washington Mutual Bank P.O. Box 99604 Arlington, TX 76096

WFNNB, Bankruptcy Dept Victoria's Secret P.O. Box 182125 Columbus, OH 43218-2125 WFNNB, Bankruptcy Dept P.O. Box 182125 Columbus, OH 43218-2125